

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT (Under 37 CFR 1.97(b) or 1.97(c))					Docket No. 97171-00006	
In Re Application Of: Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan						
Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.	
10/046,945	01/14/2002	Clement B. Graham	27614	3692	5045	
Title: Automated Loan Risk Assessment System and Method						
Address to: Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450						
37 CFR 1.97(b)						
1. <input checked="" type="checkbox"/> The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.						
37 CFR 1.97(c)						
2. <input type="checkbox"/> The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:						
<input type="checkbox"/> the statement specified in 37 CFR 1.97(e);						
OR						
<input type="checkbox"/> the fee set forth in 37 CFR 1.17(p).						

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(Under 37 CFR 1.97(b) or 1.97(c))

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10/046,945	01/14/2002	Clement B. Graham	27614	3692	5045

Title: Automated Loan Risk Assessment System and Method

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(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

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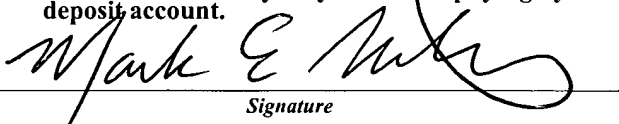
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Dated: 1/10/07

Mark E. Nikolsky  
Registration No. 48,319  
McCarter & English, LLP  
Four Gateway Center  
100 Mulberry Street  
Newark, NJ 07102  
Tel: (973) 639-6987  
Fax: (973) 297-6624

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

*(Use as many sheets as necessary)*

Sheet	1	of	3
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**Complete if Known**

Application Number	10/046,945
Filing Date	01-14-2002
First Named Inventor	Steven Halper
Art Unit	3692
Examiner Name	Clement B. Graham
Attorney Docket Number	97171-00006

## U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

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Examiner Signature		Date Considered	
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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>		<b>Complete if Known</b>			
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		Filing Date	01-14-2002		
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		Art Unit	3692		
		Examiner Name	Clement B. Graham		
Sheet	2	of	3	Attorney Docket Number	97171-00006

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	7	Emory University School of Law, "Predatory Mortgage Lending Abuses," <a href="http://www.law.emory.edu/PI/ALAS/EXHIB.HTM">http://www.law.emory.edu/PI/ALAS/EXHIB.HTM</a> , last visited on 09/27/2001, pp 1-6.	
	8	American Association of Retired Perspons, "Avoid Predatory Lenders," <a href="http://www.aarp.org/contacts/money/prelend.html">http://www.aarp.org/contacts/money/prelend.html</a> , last visited on 09/27/2001, pp 1-4.	
	9	Federal Trade Commission, "FTC Consumer Alert! Avoiding Home Equity Scams," <a href="http://www.ftc.gov/bcp/conline/pubs/alerts/eqtyalrt.htm">http://www.ftc.gov/bcp/conline/pubs/alerts/eqtyalrt.htm</a> , last visited on 09/27/2001, pp 1-2.	
	10	National Consumer Law Center, "Preventing Foreclosures: Spotting Loan Scams Involving Vulnerable Homeowners," <a href="http://www.consumerlaw.org/consumer/foreclose.html">http://www.consumerlaw.org/consumer/foreclose.html</a> , last visited on 09/27/2001, pp 1-5.	
	11	Citibank, "Tell Citibank What Is Predatory Lending?," <a href="http://www.tellcitibank.org/predatorylending.htm">http://www.tellcitibank.org/predatorylending.htm</a> , last visited on 09/27/2001, pp 1-2.	
	12	Center for Community Change, "Anti-Predatory Lending Bill Set To Be Introduced in Senate; Additional Co-Sponsors Are Being Sought," <a href="http://www.communitychange.org/NRP/52101alert.asp">http://www.communitychange.org/NRP/52101alert.asp</a> , last visited on 09/28/2001, pp 1-2.	
	13	Mortgage Bankers Association, "Tackling Predatory Lending: Regulation and Education," Cleveland State University, Cleveland, Ohio, 03/23/2001; <a href="http://www.mbaa.org/resources/predlend/2001/0323.html">http://www.mbaa.org/resources/predlend/2001/0323.html</a> , last visited on 10/12/2001, pp 1-4.	
	14	California Reinvestment Committee, "Press Releases," <a href="http://www.calreinvest.org/PredatoryLending/HOEPAPFactSheet.html">http://www.calreinvest.org/PredatoryLending/HOEPAPFactSheet.html</a> , 02/07/2001, last visited on 10/12/2001, pp 1-4.	
	15	HSH, "Understanding Private Mortgage Insurance," <a href="http://www.hsh.com/pamphlets/mgicpmi.html">http://www.hsh.com/pamphlets/mgicpmi.html</a> , last visited on 10/24/2001, pp 1-2.	
	16	HSH, "How Mortgage Insurance Works," <a href="http://www.hsh.com/pamphlets/mgicmi101.html">http://www.hsh.com/pamphlets/mgicmi101.html</a> , last visited on 10/24/2001, pp 1-2.	

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Examiner Name	Clement B. Graham
Attorney Docket Number	97171-00006

Sheet 3 of 3

**NON PATENT LITERATURE DOCUMENTS**

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	17	Loanpage, "Private Mortgage Insurance," <a href="http://www.loanpage.com/morpmi.htm">http://www.loanpage.com/morpmi.htm</a> , last visited on 10/24/2001, pp 1-2.	
	18	"Automated Property Valuation Sample Report," <a href="http://www.factualdata.com/prod_serv/EZvalue.htm">http://www.factualdata.com/prod_serv/EZvalue.htm</a> , 11/30/2001, pp 1-3.	
	19	DataQuick, "News & Updates: DataQuick to Offer All-New Freddie Mac Automated Valuation Model," <a href="http://www.dataquick.com/articleitem.asp?industry=3&amp;item=20">http://www.dataquick.com/articleitem.asp?industry=3&amp;item=20</a> , last visited on 11/30/2001, pp 1-2.	
	20	Case Shiller Weiss, "Press Releases," <a href="http://www.cswv.com/news/press">http://www.cswv.com/news/press</a> , last visited on 11/30/2001, pp 1-2.	
	21	Case Shiller Weiss, "Products," <a href="http://www.cswv.com/products/">http://www.cswv.com/products/</a> , last visited on 11/30/2001, pp 1-2.	
	22	Case Shiller Weiss, "CASA," <a href="http://www.cswv.com/products/casa/">http://www.cswv.com/products/casa/</a> , last visited on 11/30/2001, pp 1-2.	
	23	Case Shiller Weiss, "Sample CASA Report," <a href="http://www.cswv.com/products/casa/sample.html">http://www.cswv.com/products/casa/sample.html</a> , last visited on 11/30/2001, pp 1-2.	
	24	Case Shiller Weiss, "CASA Report Elements and Features," <a href="http://www.cswv.com/products/casa/personal.html">http://www.cswv.com/products/casa/personal.html</a> , last visited on 11/30/2001, pp 1-3.	

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